



Order Filed on May 28, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Kyanna Christine Johnson

Case No.: 19-13632-KCFHearing Date: 5/21/2019Judge: Kathryn C. FergusonChapter: 7

Recommended Local Form:

Followed

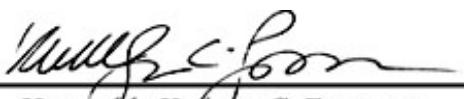
Modified

**ORDER DENYING MOTION TO APPROVE
REAFFIRMATION AGREEMENT
with Exeter Finance, LLC**

The relief set forth on the following page is hereby **ORDERED**.

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DATED: May 28, 2019



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

A motion to approve a reaffirmation agreement having been filed on 5/2/2019
by Exeter Finance, LLC for entry of an order as set forth above, all
interested parties having been duly served, the Court having considered all of the papers
submitted, along with any arguments of counsel, and the Court having found that the Debtor(s)
has/have performed all steps necessary under 11 U.S.C. § 524(c) to reaffirm the proposed debt;
and the Court having been unable to make the findings under 11 U.S.C. § 524(c)(6) required to
approve the reaffirmation agreement; it is

ORDERED that the aforesaid motion is denied.

The successful party shall serve this order on the debtor, any trustee, and all parties who
entered an appearance on this matter.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Kyanna Christine Johnson
 Debtor

Case No. 19-13632-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db +Kyanna Christine Johnson, 6 Hoover Drive, Brick, NJ 08724-3208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor Roundpoint Mortgage Servicing Corporation
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont on behalf of Creditor United Teletech Financial FCU dupont@redbanklaw.com,
 dana@redbanklaw.com

Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com

Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axiosfs.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Kyanna Christine Johnson bkwaliver@aol.com,
 R59915@notify.bestcase.com

TOTAL: 6